

KP Tips

- **Always ask your representative to verify the FAMILY DEDUCTIBLE/OOPM amounts as well as the individual amounts.**
 - Remember: All members of your family on your plan help to satisfy your Family Deductible and Family Out-of-pocket, so make sure your KP representative not only verifies amounts for each family member, but also the amount for the family as a whole!
- **Remember you can check Deductible/OOPM on kp.org**
 - You are able to check these amounts 24/7 online, where it will show how much of your deductible/OOPM has been met by each family member and combined as a family.
- **Allow at least 30 days for claims to be processed**
 - KP needs time to process the claims and credit your deductible/OOPM amounts correctly.
- **Pay attention to the Date of Service on your bills**
 - This is an important tip! You may receive a bill after your Deductible/OOPM has been met, but again, this amount may have been applied to your Deductible/OOPM already. It is important to verify if the Date of Service occurred before you met your Deductible/OOPM.
 - Remember, OOPM amounts are based off claims that have been processed.

Here are some tips to keep in mind:

- Always ask your KP representative to verify the FAMILY DEDUCTIBLE/OOPM amounts as well as the INDIVIDUAL AMOUNTS.
- Remember you can check Deductible/OOPM on kp.org.
- Allow at least 30 days for claims to be processed.
- Pay attention to the Date of Service on your bills.